

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re: : Chapter 13
Naya Renee Darby, :
Debtor. : Bankruptcy No. 18-15700-MDC

O R D E R

AND NOW, this 28th day of October 2021, it is hereby **ORDERED** that if Naya Renee Darby (the “Debtor”) and Freedom Mortgage Corporation (“Mortgagee”) elect to enter into the proposed loan modification under the terms proposed by Mortgagee, the Debtor and Mortgagee may do so without there being any violation of the bankruptcy stay, or the provisions of 11 U.S.C. §362.

It is further **ORDERED** that in the event the parties enter into a loan modification, the Debtor shall (1) amend Schedules I and J to reflect any increase in monthly disposable income as a result of the loan modification, and (2) file an amended Chapter 13 plan reflecting the loan modification.



MAGDELINE D. COLEMAN
CHIEF U.S. BANKRUPTCY JUDGE

John L. McClain, Esquire
Mitchell J. Prince, Esquire
John L. McClain & Associates, PC
P.O. Box 123
Narberth, PA 19072-0123

Rebecca A. Solarz, Esquire
KML Law Group, P.C.
BNY Mellon Independence Center
701 Market Street, Suite 5000
Philadelphia, PA 19106-1532

Kenneth E. West, Esquire
Chapter 13 Trustee
P.O. Box 1229
Philadelphia, PA 19105

United States Trustee
Custom House
200 Chestnut Street, Suite 502
Philadelphia, PA 19106-2912